

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <b>Manolo D Perez</b>            | Social Security number or ITIN | xxx-xx-3979 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | <b>18-30302-SLM</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Manolo D Perez

1/5/22

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Manolo D Perez  
Debtor

Case No. 18-30302-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 05, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Manolo D Perez, 38-40 Lexington Ave, Paterson, NJ 07502-2009                                     |
| cr        | + Nationstar Mortgage LLC D/B/A Mr. Cooper, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  |
| 517871300 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701         |
| 517808468 | + FIRST DATA, 265 BROAD HOLLOW R, MELVILLE, NY 11747-4833  |
| 517808469 | + HY CITE/ROYAL PRESTIGE, 333 HOLTZMAN RD, MADISON, WI 53713-2109                                  |
| 517909491 | + Home Depot Loan Services, Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215                  |
| 519030100 | + MidFirst Bank, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093     |
| 517808470 | + NATIONSTAR/MR. COOPER, 350 HIGHLAND DR, LEWISVILLE, TX 75067-4488                                |
| 517881866 | + Nationstar Mortgage LLC D/B/A Mr. Cooper, PO Box 619096, Dallas TX 75261-9096                    |
| 517808472 | + REGIONS BK/GREENSKY CR, 1797 NORTHEAST EXPY NE, BROOKHAVEN, GA 30329-7803                        |
| 517808478 | + TBOM/CONTFIN, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808-2930                                 |
| 517909227 | + TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849 |
| 517808480 | + TDRCS/RAYMOUR & FLANIG, 1000 MACARTHUR BV, MAHWAH, NJ 07430-2035                                 |
| 517808471 | + Vera Perez, 13-29 Sampson Road, Fair Lawn, NJ 07410-7333   |

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov               | Jan 05 2022 20:31:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov        | Jan 05 2022 20:31:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517808457 | + EDI: AMEREXPR.COM                               | Jan 06 2022 01:23:00 | AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  |
| 517871300 | Email/PDF: bncnotices@becket-lee.com              | Jan 05 2022 20:35:34 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517808458 | + EDI: TSYS2                                      | Jan 06 2022 01:23:00 | BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803   |
| 517808459 | + EDI: CAPITALONE.COM                             | Jan 06 2022 01:23:00 | CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281   |
| 517808462 | + EDI: CITICORP.COM                               | Jan 06 2022 01:23:00 | CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  |
| 517808465 | + EDI: WFNNB.COM                                  | Jan 06 2022 01:23:00 | COMENITYBANK/JCREW, PO BOX 182789, COLUMBUS, OH 43218-2789   |
| 517808466 | + Email/PDF: creditonebknofications@resurgent.com | Jan 05 2022 20:35:10 | CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875   |
| 517932135 | + EDI: CITICORP.COM                               | Jan 06 2022 01:23:00 | Citibank, N.A., Citibank, N.A., 701 East 60th  |

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jan 05, 2022

Form ID: 3180W

Total Noticed: 39

|           |   |                      |   |
|-----------|---|----------------------|---|
|           |   |                      | Street North, Sioux Falls, SD 57104-0432  |
| 517808467 | + EDI: DISCOVER.COM                               | Jan 06 2022 01:23:00 | DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316  |
| 517808461 | EDI: JPMORGANCHASE                                | Jan 06 2022 01:23:00 | CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850  |
| 517907408 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 05 2022 20:35:40 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 518901760 | + EDI: AISMIDFIRST                                | Jan 06 2022 01:23:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051 |
| 518901759 | + EDI: AISMIDFIRST                                | Jan 06 2022 01:23:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051  |
| 517931106 | EDI: PRA.COM                                      | Jan 06 2022 01:23:00 | Portfolio Recovery Associates, LLC, c/o Jetblue Rewards Card, POB 41067, Norfolk VA 23541   |
| 517920798 | EDI: Q3G.COM                                      | Jan 06 2022 01:23:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 517808474 | + EDI: RMSC.COM                                   | Jan 06 2022 01:23:00 | SYNCB/BANAREPDC, PO BOX 965005, ORLANDO, FL 32896-5005  |
| 517808475 | + EDI: RMSC.COM                                   | Jan 06 2022 01:23:00 | SYNCB/CHEVRON, PO BOX 965015, ORLANDO, FL 32896-5015  |
| 517808476 | + EDI: RMSC.COM                                   | Jan 06 2022 01:23:00 | SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005  |
| 517808477 | + EDI: RMSC.COM                                   | Jan 06 2022 01:23:00 | SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024  |
| 517808481 | + EDI: CITICORP.COM                               | Jan 06 2022 01:23:00 | THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497   |
| 517808482 | + EDI: TFSR.COM                                   | Jan 06 2022 01:23:00 | TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004   |
| 517808484 | + EDI: WFFC.COM                                   | Jan 06 2022 01:23:00 | WELLS FARGO BANK, PO BOX 14517, DES MOINES, IA 50306-3517   |
| 517873594 | + EDI: WFFC.COM                                   | Jan 06 2022 01:23:00 | Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482   |
| 517907922 | EDI: WFFC.COM                                     | Jan 06 2022 01:23:00 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438   |

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517808483 |               | WELLS FARGO  |
| 517871716 | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517871736 | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517808460 | *+            | CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281                                   |
| 517808463 | *+            | CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  |
| 517808464 | *+            | CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  |
| 517808479 | *+            | TBOM/CONTFIN, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808-2930                           |
| 517808473 | ##+           | ROUNDPOINT MTG, 5032 PARKWAY PLAZA BLVD, CHARLOTTE, NC 28217-1918                          |

TOTAL: 1 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Jan 05, 2022

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**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2022 at the address(es) listed below:**

| Name                | Email Address  |
|---------------------|--|
| Ashley Pascuzzi     | on behalf of Creditor MidFirst Bank ecfnofices@grosspolowy.com   |
| Denise E. Carlon    | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkggroup@kmlawgroup.com   |
| Laura M. Egerman    | on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkyecf@rasflaw.com<br>bkyecf@rasflaw.com;legerman@rasnj.com |
| Lynn Therese Nolan  | on behalf of Creditor MidFirst Bank ecfnofices@grosspolowy.com lnolan@grosspolowy.com                                      |
| Marie-Ann Greenberg | magecf@magtrustee.com  |
| Marie-Ann Greenberg | on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com   |
| Russell L. Low      | on behalf of Debtor Manolo D Perez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com                  |
| Shauna M Deluca     | on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper sdeluca@raslg.com   |
| Sindi Mncina        | on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper smncina@raslg.com   |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 10